

WHAT IS CLAIMED IS:

1           1.       A method for creating an electronic greeting card enclosing an  
2       electronic gift, the method comprising steps of:  
3                receiving selection of the electronic greeting card from a sender;  
4                receiving selection of at least one of: a type of electronic gift, an amount  
5       for the electronic gift, and an identifier for a receiver of the electronic gift;  
6                receiving payment for the electronic gift from a money handler chosen by  
7       the sender;  
8                creating a code indicative of the electronic gift, whereby the code  
9       facilitates redemption of the electronic gift; and  
10              embedding the code in the electronic greeting card.

1           2.       The method for creating the electronic greeting card enclosing the  
2       electronic gift as recited in claim 1, further comprising a step of receiving a fee from the  
3       money handler chosen by the sender.

1           3.       The method for creating the electronic greeting card enclosing the  
2       electronic gift as recited in claim 1, further comprising steps of:  
3                receiving a future time from the sender; and  
4                sending the electronic greeting card and embedded electronic gift to the  
5       receiver at the future time.

1           4.       The method for creating the electronic greeting card enclosing the  
2       electronic gift as recited in claim 1, further comprising a step of receiving a delivery  
3       address for delivery of the electronic gift.

1           5.       The method for creating the electronic greeting card enclosing the  
2       electronic gift as recited in claim 1, further comprising steps of:  
3                receiving first identity verification information from the sender that is used  
4       to verify the identity of a receiver of the electronic gift;  
5                receiving second identity verification information from the receiver; and  
6                processing the first and second identity information to validate the  
7       receiver's identity.

1           6.       The method for creating the electronic greeting card enclosing the  
2       electronic gift as recited in claim 1, wherein the electronic gift includes at least one of: a

3 credit in a stored value fund, a foreign currency credit in the stored value fund, a prepaid  
4 credit or debit card, a prepaid phone card, promotional points, airline mileage credits, a  
5 gift certificate for one or more retailers, and a printed negotiable instrument.

1 7. The method for creating the electronic greeting card enclosing the  
2 electronic gift as recited in claim 1, wherein the code includes a HTML link to one of a  
3 target merchant for a gift certificate and the money handler.

1 8. The method for creating the electronic greeting card enclosing the  
2 electronic gift as recited in claim 1, wherein the money handler includes at least one of a  
3 bank, a credit card company, a debit card company, an agent location, a stored value fund,  
4 an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer,  
5 and a money order issuer.

1 9. The method for creating the electronic greeting card enclosing the  
2 electronic gift as recited in claim 1, further comprising steps of:

3 loading the amount in a stored value fund of the receiver; and  
4 a step including at least one of the following steps:

5 sending the amount to a bank account of the receiver;  
6 sending the amount to a credit card or a debit card of the receiver;  
7 sending the amount in a check or a money order to the receiver;  
8 sending the amount to an agent location chosen by the receiver;  
9 sending a telegram or a greeting card with a check or a money  
10 order to the receiver; and  
11 sending another electronic greeting card with another electronic  
12 gift embedded therewith.

1 10. A method for generating an electronic gift for enclosing in an  
2 electronic greeting card selected by a sender, the method comprising:

3 receiving selection of at least one of: a type of electronic gift, an amount  
4 for the electronic gift, and an identifier for a receiver of the electronic gift;  
5 receiving payment for the electronic gift from a money handler chosen by  
6 the sender;  
7 creating a code indicative of the electronic gift, whereby the code  
8 facilitates redemption of the electronic gift; and

9 providing the code of the electronic gift for embedding in the electronic  
10 greeting card.

1 11. The method for generating the electronic gift for enclosing in the  
2 electronic greeting card selected by the sender as recited in claim 10, further comprising a  
3 step of receiving a fee from the money handler chosen by the sender.

1 12. The method for generating the electronic gift for enclosing in the  
2 electronic greeting card selected by the sender as recited in claim 10, further comprising  
3 steps of:

4 receiving a future time from the sender; and

5 sending the electronic greeting card and embedded electronic gift to the  
6 receiver at the future time.

1 13. The method for generating the electronic gift for enclosing in the  
2 electronic greeting card selected by the sender as recited in claim 10, further comprising  
3 steps of:

4 receiving first identity verification information from the sender that is used  
5 to verify the identity of a receiver of the electronic gift; and

6 receiving second identity verification information from the receiver; and  
7 processing the first and second identity information to validate the  
8 receiver's identity.

1 14. The method for generating the electronic gift for enclosing in the  
2 electronic greeting card selected by the sender as recited in claim 10, wherein the  
3 electronic gift includes at least one of: a credit in a stored value fund, a foreign currency  
4 credit in the stored value fund, a prepaid credit or debit card, a prepaid phone card,  
5 promotional points, airline mileage credits, a gift certificate for one or more retailers, and  
6 a printed negotiable instrument.

1 15. The method for generating the electronic gift for enclosing in the  
2 electronic greeting card selected by the sender as recited in claim 10, wherein the code  
3 includes a HTML link to one of a target merchant for a gift certificate and the money  
4 handler.

1           16.     The method for generating the electronic gift for enclosing in the  
2     electronic greeting card selected by the sender as recited in claim 10, wherein the money  
3     handler includes at least one of a bank, a credit card company, a debit card company, an  
4     agent location, a stored value fund, an airline mileage program, a gift certificate issuer, an  
5     electronic gift certificate issuer, and a money order issuer.

1           17.     A computer-readable medium having computer-executable  
2     instructions for performing the computer-implementable method for enclosing in the  
3     electronic greeting card selected by the sender of claim 10.

1           18.     A gift and greeting system for generating an electronic greeting  
2     card with an electronic gift associated therewith, the system comprising:  
3                 an interface that receives from a sender selection of at least two of: the  
4     electronic greeting card, a type of electronic gift, an amount for the electronic gift, and an  
5     identifier for a receiver of the electronic gift;  
6                 a payment function for receiving payment for the electronic gift from a  
7     money handler chosen by the sender; and  
8                 a redemption function for processing a code indicative of the electronic  
9     gift, wherein the code is embedded in the electronic greeting card.

1           19.     The gift and greeting system for generating the electronic greeting  
2     card with the electronic gift associated therewith as recited in claim 17, wherein the  
3     payment function receives a fee from the money handler chosen by the sender.

1           20.     The gift and greeting system for generating the electronic greeting  
2     card with the electronic gift associated therewith as recited in claim 17, wherein:  
3                 a future time is received from the sender; and  
4                 the electronic greeting card and embedded electronic gift are sent to the  
5     receiver at the future time.

1           21.     The gift and greeting system for generating the electronic greeting  
2     card with the electronic gift associated therewith as recited in claim 17, wherein the code  
3     indicates the at least two.

